

## BALANCE SHEET in full extent

Business name or another name of accounting unit

The accounting unit delivers the final accounts  
together with the income tax return

**as at 31.3.2018**

ACEMA Credit Czech, a.s.

1x to the relevant tax office

( in thousands of Czech Crowns )

Registered office or domicile of accounting unit and place  
of business if it differs from the domicile

Ident. number
26158761

U Libeňského pivovaru 63/2  
Praha 8  
180 00

Ident. a	ASSETS b	Line c	Current period			Previous period
			Gross	Adjustment	Net	Net
	TOTAL ASSETS (A. to D.)	1	1 273 572	2 137	1 271 435	1 118 932
A.	Receivables from subscribed capital	2				
B.	Fixed assets (B.I. to B.III.)	3	2 846	1 754	1 092	1 471
B.I.	Intangible fixed assets (I.1. to I.5.)	4	1 618	780	838	1 342
B.I.1.	Intangible results of research and development	5				
B.I.2.	Valuable rights	6	1 618	780	838	1 342
B.I.2.1.	Software	7	1 618	780	838	1 342
B.I.2.2.	Other valuable rights	8				
B.I.3.	Goodwill	9				
B.I.4.	Other intangible fixed assets	10				
B.I.5.	Advance payments for intang. fixed assets and intang. fixed assets in progress	11				
B.I.5.1.	Advance payments for intangible fixed assets	12				
B.I.5.2.	Intangible fixed assets in progress	13				
B.II.	Tangible fixed assets (II.1. to II.5.)	14	1 228	974	254	129
B.II.1.	Lands and buildings	15				
B.II.1.1.	Lands	16				
B.II.1.2.	Buildings	17				
B.II.2.	Fixed movables and the collections of fixed movables	18	1 071	974	97	129
B.II.3.	Valuation adjustment to acquired assets	19				
B.II.4.	Other tangible fixed assets	20				
B.II.4.1.	Perennial corps	21				
B.II.4.2.	Full-grown animals and groups thereof	22				
B.II.4.3.	Other tangible fixed assets	23				
B.II.5.	Advance payments for tang. fixed assets and tang. fixed assets in progress	24	157		157	
B.II.5.1.	Advance payments for tangible fixed assets	25				
B.II.5.2.	Tangible fixed assets in progress	26	157		157	
B.III.	Long-term financial assets (III.1. to III.7.)	27				
B.III.1.	Shares – controlled or controlling entity	28				
B.III.2.	Loans and credits – controlled or controlling person	29				
B.III.3.	Shares - significant influence	30				

Ident. a	ASSETS b	Line c	Current period			Previous period
			Gross	Adjustment	Net	Net
B.III.4.	Loans and credits – significant influence	31				
B.III.5.	Other long-term securities and shares	32				
B.III.6.	Loans and credits - others	33				
B.III.7.	Other long-term financial assets	34				
B.III.7.1.	Another long-term financial assets	35				
B.III.7.2.	Advance payments for long-term financial assets	36				
C.	Current assets (C.I. to C.IV.)	37	1 270 235	383	1 269 852	1 117 318
C.I.	Inventory (I.1. to I.5.)	38	230		230	230
C.I.1.	Material	39				
C.I.2.	Work in progress and semi-finished goods	40				
C.I.3.	Finished products and goods	41	230		230	230
C.I.3.1.	Finished products	42				
C.I.3.2.	Goods	43	230		230	230
C.I.4.	Young and other animals and groups thereof	44				
C.I.5.	Advanced payments for inventory	45				
C.II.	Receivables (II.1. to II.2.)	46	1 181 154	383	1 180 771	991 474
C.II.1.	Long-term receivables	47	1 017 047	383	1 016 664	834 461
C.II.1.1.	Trade receivables	48	1 017 342	383	1 016 959	834 082
C.II.1.2.	Receivables – controlled or controlling entity	49				
C.II.1.3.	Receivables - significant influence	50				
C.II.1.4.	Deferred tax receivable	51	73		73	73
C.II.1.5.	Receivables - others	52	-368		-368	306
C.II.1.5.1.	Receivables from equity holders	53				
C.II.1.5.2.	Long-term advanced payments	54	290		290	305
C.II.1.5.3.	Estimated receivables	55				
C.II.1.5.4.	Other receivables	56	-658		-658	1
C.II.2.	Short-term receivables	57	164 107		164 107	157 013
C.II.2.1.	Trade receivables	58	147 138		147 138	153 251
C.II.2.2.	Receivables – controlled or controlling entity	59				
C.II.2.3.	Receivables - significant influence	60				
C.II.2.4.	Receivables - others	61	16 969		16 969	3 762
C.II.2.4.1.	Receivables from equity holders	62				
C.II.2.4.2.	Social security and health insurance	63				
C.II.2.4.3.	State - tax receivables	64	16 134		16 134	3 065
C.II.2.4.4.	Short-term advanced payments	65	835		835	697
C.II.2.4.5.	Estimated receivables	66				
C.II.2.4.6.	Other receivables	67				

Ident. a	ASSETS b	Line c	Current period			Previous period
			Gross	Adjustment	Net	Net
C.III.	Short-term financial assets (III.1. to III.2.)	68				
C.III.1.	Shares - controlled or controlling entity	69				
C.III.2.	Other short-term financial assets	70				
C.IV.	Funds (IV.1. to IV.2.)	71	88 851		88 851	125 614
C.IV.1.	Cash	72	242		242	237
C.IV.2.	Bank accounts	73	88 609		88 609	125 377
D.	Accrued assets (D.1. to D.3.)	74	491		491	143
D.1.	Prepaid expenses	75	491		491	143
D.2.	Complex prepaid expenses	76				
D.3.	Accrued incomes	77				

Ident. a	LIABILITIES b	Line c	Current period 5	Previous period 6
	TOTAL LIABILITIES (A. to D.)	78	1 271 435	1 118 932
A.	Equity (A.I. to A.VI.)	79	448 480	375 684
A.I.	Registered capital (I.1. to I.3.)	80	5 000	5 000
A.I.1.	Registered capital	81	5 000	5 000
A.I.2.	Company's own shares(-)	82		
A.I.3.	Changes of registered capital	83		
A.II.	Capital surplus and capital funds (II.1. to II.2.)	84	86 603	86 603
A.II.1.	Capital surplus	85	15 000	15 000
A.II.2.	Capital funds	86	71 603	71 603
A.II.2.1.	Other capital funds	87	71 603	71 603
A.II.2.2.	Gains and losses from revaluation of assets and liabilities (+/-)	88		
A.II.2.3.	Gains and losses from revaluation in the course of transformations of business corporations (+/-)	89		
A.II.2.4.	Differences resulting from transformations of bussiness corporations (+/-)	90		
A.II.2.5.	Differences from the valuation in the course of transformations of business corporations (+/-)	91		
A.III.	Funds from profit (III.1. to III.2.)	92	1 000	1 000
A.III.1.	Other reserve funds	93	1 000	1 000
A.III.2.	Statutory and other funds	94		
A.IV.	Net profit or loss from previous years (+/-) (IV.1. to IV.3.)	95	283 080	233 641
A.IV.1.	Retained earnings from previous years	96	302 259	252 820
A.IV.2.	Accumulated losses from previous years (-)	97		
A.IV.3.	Other net profit or loss from previous years (+/-)	98	-19 179	-19 179
A.V.	Net profit or loss for the current period (+/-)	99	72 797	49 440
A.VI.	Decided about the advance payments of profit share (-)	100		
B. + C.	Liabilities (external resources) (B. + C.)	101	821 997	741 705
B.	Provisions (B.1. to B.4.)	102		
B.1.	Provision for pension and similar payables	103		
B.2.	Income tax provision	104		
B.3.	Provisions under special legislation	105		
B.4.	Other provisions	106		

Ident.	LIABILITIES	Line	Current period	Previous period
a	b	c	5	6
C.	Payables (C.I. to C.II.)	107	821 997	741 705
C.I.	Long-term payables (I.1. to I.9.)	108	610 029	620 339
C.I.1.	Bonds issued	109		
C.I.1.1.	Exchangeable bonds	110		
C.I.1.2.	Other bonds	111		
C.I.2.	Payables to credit institutions	112		
C.I.3.	Long-term advance payments received	113		
C.I.4.	Trade payables	114	80 288	89 669
C.I.5.	Long-term bills of exchange to be paid	115		
C.I.6.	Payables – controlled or controlling entity	116		
C.I.7.	Payables - significant influence	117		
C.I.8.	Deferred tax liability	118		
C.I.9.	Payables - others	119	529 741	530 670
C.I.9.1.	Payables to equity holders	120	50	50
C.I.9.2.	Estimated payables	121		
C.I.9.3.	Other liabilities	122	529 691	530 620
C.II.	Short-term payables (II.1. to II.8.)	123	211 968	121 366
C.II.1.	Bonds issued	124		
C.II.1.1.	Exchangeable bonds	125		
C.II.1.2.	Other bonds	126		
C.II.2.	Payables to credit institutions	127		
C.II.3.	Short-term advances received	128	1 005	1 000
C.II.4.	Trade payables	129	11 397	3 995
C.II.5.	Short-term bills of exchange to be paid	130		
C.II.6.	Payables – controlled or controlling entity	131		
C.II.7.	Payables - significant influence	132		
C.II.8.	Other payables	133	199 566	116 371
C.II.8.1.	Payables to equity holders	134		
C.II.8.2.	Short-term assistance	135		
C.II.8.3.	Payroll payables	136	-11	1 031
C.II.8.4.	Payables - social security and health insurance	137	3	607
C.II.8.5.	State - tax liabilities and grants	138	56	248
C.II.8.6.	Estimated payables	139	106	150
C.II.8.7.	Other payables	140	199 412	114 335

Ident. a	<b>LIABILITIES</b> b	Line c	Current period 5	Previous period 6
D.	Accrued liabilities (D.1. to D.2.)	141	958	1 543
D.1.	Accrued expenses	142	958	1 543
D.2.	Deferred revenues	143		

Day of drawing up:  16.04.2018	Specimen signature of statutory body of accounting unit or specimen signature of natural person who is an accounting unit	
Legal form of accounting unit	Scope of business  Ostatní finanční činnosti	Note:

## INCOME STATEMENT in full extent

Business name or another name of accounting unit

The accounting unit delivers the final accounts  
together with the income tax return

ACEMA Credit Czech, a.s.

1x to the relevant tax office

**as at 31.3.2018**  
( in thousands of Czech Crowns )

Registered office or domicile of accounting unit and place  
of business if it differs from the domicile

Ident. number
26158761

U Libeňského pivovaru 63/2  
Praha 8  
180 00

Ident. a	TEXT b	Line c	Reality	
			Current period 1	Previous period 2
I.	Revenues from own products and services	1	196 821	184 426
II.	Revenues from merchandise	2	342	842
A.	Consumption for products (A.1. to A.3.)	3	38 746	38 039
A. 1.	Costs of goods sold	4	90	725
A. 2.	Material and energy consumption	5	811	1 567
A. 3.	Services	6	37 845	35 747
B.	Changes in inventory of own products (+/-)	7		
C.	Capitalization (-)	8		
D.	Personal costs (D.1. to D.2.)	9	13 356	17 415
D. 1.	Wages and salaries	10	9 809	12 847
D. 2.	Social security and health insurance costs and other costs	11	3 547	4 568
D. 2.1.	Social security costs and health insurance	12	3 229	4 228
D. 2.2.	Other costs	13	318	340
E.	Operating part adjustments (E.1. to E.3.)	14	585	238
E. 1.	Intangible and tangible fixed assets adjustments	15	585	238
E. 1.1.	- Intangible and tangible fixed assets adjustments - permanent	16	585	238
E. 1.2.	- Intangible and tangible fixed assets adjustments - temporary	17		
E. 2.	Inventories adjustments	18		
E. 3.	Receivables adjustments	19		
III.	Other operating revenues (III.1. to III.3.)	20	53 884	86 288
III. 1.	Revenues from sales of fixed assets	21		
III. 2.	Revenues from sales of material	22		
III. 3.	Another operating revenues	23	53 884	86 288
F.	Other operating costs (F.1. to F.5.)	24	32 171	63 331
F. 1.	Net book value of fixed assets sold	25		
F. 2.	Net book value of material sold	26		
F. 3.	Taxes and fees in operating part	27	1 388	1 464
F. 4.	Provisions in operating part and complex prepaid expenses	28		
F. 5.	Other operating costs	29	30 783	61 867
*	Operating profit / loss (+/-) I. + II. - A. - B. - C. - D. - E. + III. - F.	30	166 189	152 533

Ident. a	TEXT b	Line c	Reality	
			Current period 1	Previous period 2
IV.	Revenues from long-term financial assets - shares (IV.1. to IV.2.)	31		
IV. 1.	Revenues from shares - controlled or controlling entity	32		
IV. 2.	Other revenues from shares	33		
G.	Costs of shares sold	34		
V.	Revenues from other long-term financial assets (V.1. to V.2.)	35		
V. 1.	Revenues from other long-term financial assets - controlled or controlling entity	36		
V. 2.	Other revenues from other long-term financial assets	37		
H.	Costs related to other long-term financial assets	38		
VI.	Interest revenues and similar revenues (VI.1. to VI.2.)	39		1
VI. 1.	Interest revenues and similar revenues - controlled or controlling entity	40		1
VI. 2.	Other interest revenues and similar revenues	41		
I.	Adjustments and provisions in financial part	42		
J.	Interest costs and similar costs (J.1. to J.2.)	43	93 411	89 493
J. 1.	Interest costs and similar costs - controlled or controlling entity	44		
J. 2.	Other interest costs and similar costs	45	93 411	89 493
VII.	Other financial revenues	46	206	218
K.	Other financial costs	47	187	524
*	Profit / loss from financial operations (+/-) IV. - G. + V. - H. + VI. - I. - J. + VII. - K.	48	-93 392	-89 798
**	Profit / loss before tax (+/-) * (I. 30) + * (I. 48)	49	72 797	62 735
L.	Income tax (L.1. to L.2.)	50		13 295
L. 1.	Income tax - due	51		13 295
L. 2.	Income tax - deferred (+/-)	52		
**	Profit / loss after tax (+/-) ** (I. 49) - L.	53	72 797	49 440
M.	Transfer of share in profit to equity holders (+/-)	54		
***	Profit / loss of accounting period (+/-) ** (I. 53) - M.	55	72 797	49 440
*	Net turnover of accounting period I. + II. + III. + IV. + V. + VI. + VII.	56	251 253	271 775

Day of drawing up:  16.04.2018		Specimen signature of statutory body of accounting unit or specimen signature of natural person who is an accounting unit	
Legal form of accounting unit	Scope of business  Ostatní finanční činnosti	Note:	